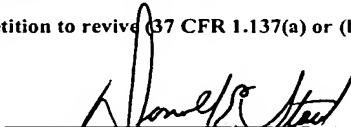


FORM PTO-1390) (REV. 10-2003)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY'S DOCKET NUMBER 1123.44203X00 filed October 13, 2004
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371				U.S. APPLICATION NO. (If known, see 37 CFR 1.5) 10/510990
INTERNATIONAL APPLICATION NO. PCT/IB02/01223	INTERNATIONAL FILING DATE April 16, 2002		PRIORITY DATE CLAIMED	
TITLE OF INVENTION PAYMENT TERMINAL DEVICE FOR PAYMENT DATA EXCHANGE				
APPLICANT(S) FOR DO/EO/US Bogdan PAVLIC, Matjaz TERPIN, and Aleksander POLUTNIK				
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:				
<ol style="list-style-type: none"> <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371. <input type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below. <input checked="" type="checkbox"/> The US has been elected (Article 31). <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2)) <ol style="list-style-type: none"> <input type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau). <input checked="" type="checkbox"/> has been communicated by the International Bureau. <input type="checkbox"/> is not required, as the application was filed in the United States Receiving Office(RO/US) <input checked="" type="checkbox"/> An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)). <ol style="list-style-type: none"> <input checked="" type="checkbox"/> is attached hereto. <input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4). <input type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3)) <ol style="list-style-type: none"> <input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau). <input type="checkbox"/> have been communicated by the International Bureau. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired. <input type="checkbox"/> have not been made and will not be made. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)). <input type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)). <input type="checkbox"/> An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)). 				
Items 11 to 20 below concern document(s) or information included:				
<ol style="list-style-type: none"> <input checked="" type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included. <input checked="" type="checkbox"/> A preliminary amendment. <input type="checkbox"/> An Application Data Sheet under 37 CFR 1.76. <input type="checkbox"/> A substitute specification. <input checked="" type="checkbox"/> A power of attorney and/or address letter. <input type="checkbox"/> A computer-readable form of the sequence listing in accordance with PCT Rule 13<i>ter</i>.2 and 35 U.S.C. 1.821 - 1.825. <input type="checkbox"/> A second copy of the published international application under 35 U.S.C. 154(d)(4). <input type="checkbox"/> A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4). <input checked="" type="checkbox"/> Other items or information: Figs. 1-2, Credit Card Payment Form, International Publication No. WO 03/088165 A1-coversheet, International Preliminary Examination Report with amended sheets 				

U.S. APPLICATION NO. (if known, see 37 CFR 1.6)		INTERNATIONAL APPLICATION NO.	ATTORNEY'S DOCKET NUMBER																																																				
107510990		PCT/IB02/01223	1123.44203X00																																																				
21. <input checked="" type="checkbox"/> The following fees are submitted:		CALCULATIONS PTO USE ONLY																																																					
BASIC NATIONAL FEE (37 CFR 1.492(a) (1) - (5)): Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO.....\$1,110.00																																																							
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO.....\$950.00																																																							
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO.....\$790.00																																																							
International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4).\$750.00																																																							
International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4).\$100.00																																																							
ENTER APPROPRIATE BASIC FEE AMOUNT =																																																							
Surcharge of \$130.00 for furnishing the oath or declaration later than 30 months from the earliest claimed priority date (37 CFR 1.492(e)).		\$ 950.00																																																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>CLAIMS</th> <th>NUMBER FILED</th> <th>NUMBER EXTRA</th> <th>RATE</th> </tr> </thead> <tbody> <tr> <td>Total Claims</td> <td>20 - 20 =</td> <td>0</td> <td>x \$18.00</td> </tr> <tr> <td>Independent Claims</td> <td>3 - 3 =</td> <td>0</td> <td>x \$88.00</td> </tr> <tr> <td colspan="2">MULTIPLE DEPENDENT CLAIMS(S) (if applicable)</td> <td colspan="2">+ \$300.00</td> </tr> <tr> <td colspan="4" style="text-align: center;">TOTAL OF ABOVE CALCULATIONS =</td> </tr> <tr> <td colspan="2"> <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above are reduced by $\frac{1}{2}$. </td> <td colspan="2" style="text-align: center;">\$ 475.00</td> </tr> <tr> <td colspan="4" style="text-align: center;">SUBTOTAL =</td> </tr> <tr> <td colspan="2"> Processing fee of \$130.00 for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(f)). </td> <td colspan="2" style="text-align: center;">\$ 475.00</td> </tr> <tr> <td colspan="4" style="text-align: center;">TOTAL NATIONAL FEE =</td> </tr> <tr> <td colspan="2"> Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property </td> <td colspan="2" style="text-align: center;">\$ 475.00</td> </tr> <tr> <td colspan="4" style="text-align: center;">TOTAL FEES ENCLOSED =</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: center;">Amount to be refunded:</td> <td style="text-align: center;">\$</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: center;">charged:</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>				CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	Total Claims	20 - 20 =	0	x \$18.00	Independent Claims	3 - 3 =	0	x \$88.00	MULTIPLE DEPENDENT CLAIMS(S) (if applicable)		+ \$300.00		TOTAL OF ABOVE CALCULATIONS =				<input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above are reduced by $\frac{1}{2}$.		\$ 475.00		SUBTOTAL =				Processing fee of \$130.00 for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(f)).		\$ 475.00		TOTAL NATIONAL FEE =				Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property		\$ 475.00		TOTAL FEES ENCLOSED =						Amount to be refunded:	\$			charged:	\$
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NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.																																																							
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DONALD E. STOUT																																																							
NAME																																																							
26,422																																																							
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DT95 Rec'd PCT/PTO 13 OCT 2004

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Filing Date	October 13, 2004
First Named Inventor	PAVLIC, et al.
Attorney Docket Number	1123.44203X00

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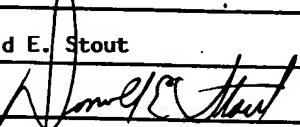
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 Attorney or agent of record. Registration Number 26,422

Typed or Printed Name	Donald E. Stout		
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Signature			
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Date	October 13, 2004	Telephone	(703) 312-6600
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NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

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